

WHAT IS CLAIMED IS:

1. An auction system comprising:

a section configured to input a plurality of
potential borrowing requests each including a desired
5 borrowing amount and a maximum allowable interest;

a section configured to input a plurality of
potential lending offers each including a desired
lending amount and a desired lending interest; and

10 a section configured to perform matching between
the potential borrowing requests and the potential
lending offers on the basis of the respective maximum
allowable interests and desired lending interests and
to make the desired lending amount of a potential
lending offer extracted as a result of matching
15 correspond to the desired borrowing amount of a
potential borrowing request extracted as a result of
matching.

2. An auction system comprising:

20 a borrowing intermediacy section configured to
receive a potential borrowing request including
a desired borrowing amount and a maximum allowable
interest;

a borrowing request storage section configured to
register the potential borrowing request;

25 a lending intermediacy section configured to
receive a plurality of potential lending offers each
including a desired lending amount and a desired

interest or a rule capable of calculating the desired interest;

a lending offer storage section configured to register the potential lending offers; and

5 a matchmaking section configured to select a set of successful bids in ascending order of the desired interests from the potential lending offers within a range not more than the maximum allowable interest until the desired borrowing amount is satisfied.

10 3. The system according to claim 2, further comprising:

a background information storage section configured to store background information of the potential borrowing request; and

15 a section configured to allow entities of the potential lending offers to read the background information of the potential borrowing request.

4. The system according to claim 2, further comprising:

20 a background information storage section configured to store the background information of the potential borrowing request; and

a risk calculation section configured to calculate a risk of the potential borrowing request from the background information.

25 5. The system according to claim 4, wherein the risk calculation section is configured to allow

entities of the potential lending offers to designate a calculation condition.

6. The system according to claim 4, wherein the background information contains accounting information of an entity of the potential borrowing request, and the risk calculation section is configured to calculate a default rate of the entity of the potential borrowing request on the basis of the accounting information.

7. The system according to claim 4, wherein each of the potential lending offers includes a maximum allowable risk, and the system further comprises a screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from the potential lending offers.

8. The system according to claim 2, further comprising:

a repayment totalizing section configured to calculate a total repayment amount for each repayment maturity of a single borrower; and

a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each divided period of a single lender.

9. The system according to claim 1, further comprising:

a repayment totalizing section configured to

calculate a total repayment amount for each repayment maturity of a single borrower; and

5 a dividend calculation/totalizing section configured to calculate a total dividend amount formed from a total of interests and principals for each divided period of a single lender.

10. The system according to claim 1, further comprising:

10 a background information storage section configured to store the background information of each potential borrowing request; and

a risk calculation section configured to calculate a risk of each potential borrowing request from the background information.

15 11. The system according to claim 10, wherein the risk calculation section is configured to allow entities of the potential lending offers to designate a calculation condition.

20 12. The system according to claim 10, wherein the background information contains accounting information of an entity of each potential borrowing request, and the risk calculation section is configured to calculate a default rate of the entity of the potential borrowing request on the basis of the accounting information.

25 13. The system according to claim 10, wherein each of the potential lending offers includes a maximum allowable risk, and the system further comprises a

screening section configured to select a potential lending offer for which the risk calculated by the risk calculation section falls within a range of the maximum allowable risk from the potential lending offers.

5 14. An auction method comprising the steps of:

 inputting a plurality of potential borrowing requests each including a desired borrowing amount and a maximum allowable interest;

 inputting a plurality of potential lending offers
10 each including a desired lending amount and a desired lending interest; and

 performing matching between the potential borrowing requests and the potential lending offers on the basis of the respective maximum allowable interests and desired lending interests and making the desired
15 lending amount of a potential lending offer extracted as a result of matching correspond to the desired borrowing amount of a potential borrowing request extracted as a result of matching.

20 15. An auction method comprising the steps of:

 receiving a potential borrowing request including a desired borrowing amount and a maximum allowable interest;

 registering the potential borrowing request;

25 receiving a plurality of potential lending offers each including a desired lending amount and a desired interest;

registering the potential lending offers;

extracting a potential lending offer for which the desired interest is not more than the maximum allowable interest from the potential lending offers; and

5 selecting a set of successful bids in ascending order of the desired interests from the extracted potential lending offers until the desired borrowing amount is satisfied.

10 16. The method according to claim 15, further comprising:

 a step of storing background information of the potential borrowing request; and

 a step of calculating a risk of the potential borrowing request from the background information.

15 17. The method according to claim 16, wherein the background information contains accounting information of an entity of the potential borrowing request, and the method further comprises a step of calculating a bankruptcy probability of the entity of the potential
20 borrowing request on the basis of the accounting information.

 18. The method according to claim 13, wherein each of the potential lending offers includes a maximum allowable risk, and the method further comprises a step
25 of selecting a potential lending offer for which the maximum allowable risk is not less than the risk from the potential lending offers.

19. The method according to claim 14, further comprising:

a step of storing background information of each potential borrowing request; and

5 a step of calculating a risk of each potential borrowing request from the background information.

20. The method according to claim 19, wherein the background information contains accounting information of an entity of each potential borrowing request, and
10 the method further comprises a step of calculating a bankruptcy probability of the entity of the potential borrowing request on the basis of the accounting information.

21. The method according to claim 19, wherein each
15 of the potential lending offers includes a maximum allowable risk, and the method further comprises a step of selecting a potential lending offer for which the maximum allowable risk is not less than the risk from the potential lending offers.